

Abstract

Methods, devices and systems are provided for benefit management. One system includes a server including an application interface and access to a data store having one or more client files. A client file can include a definable set of business rules for managing and
5 administering benefits and can include fund use rules for accessing and applying funds to claims from one or more accounts. The system includes a program operable on the server to apply the definable set of business rules in connection with processing a claim.